

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Tammy Lyn Heckman
 Debtor

Case No. 20-11373-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlv
Form ID: 309APage 1 of 1
Total Noticed: 21

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2020.

db +Tammy Lyn Heckman, 8 Kessler Street, Nazareth, PA 18064-1123
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14477700 +Alfred S. Pierce, Esq., 124 Belvidere Street, Nazareth, PA 18064-2114
 14477703 +KML Law Group, P.C., Suite 500, BNY Mellon Independence Cente, 701 Market Street,
 Philadelphia, PA 19106-1538
 14477704 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
 (address filed with court: Met-Ed, PO Box 16001, Reading, PA 19612-6001)
 14477705 Nazareth Borough Municipal Authority, PO Box 194, Nazareth, PA 18064-0194
 14477708 +PNC Mortgage, Attn: Bankruptcy, PO Box 8819, Dayton, OH 45401-8819
 14477706 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: zzawarski@zawarskilaw.com Mar 05 2020 03:51:01 ZACHARY ZAWARSKI,
 The Law Office of Zachary Zawarski, 3001 Easton Avenue, Bethlehem, PA 18017
 tr +EDI: QLEFELDMAN.COM Mar 05 2020 08:23:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2020 03:51:18
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 05 2020 03:51:40 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 05 2020 03:51:32 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14477701 +EDI: CAPITALONE.COM Mar 05 2020 08:23:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14477702 +E-mail/Text: cs.bankruptcy@jmcbiz.com Mar 05 2020 03:52:01 Joseph Mann & Creed,
 8948 Canyon Falls Blvd S, Twinsburg, OH 44087-1900
 14477707 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2020 03:51:18
 Pennsylvania Department of Revenue, Attn: Bankruptcy Dept., P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14477709 +EDI: VERIZONCOMB.COM Mar 05 2020 08:23:00 Verizon Wireless, Attn: Verizon Bankruptcy,
 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axiosfs.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 ZACHARY ZAWARSKI on behalf of Debtor Tammy Lyn Heckman zzawarski@zawarskilaw.com
 TOTAL: 3

Information to identify the case:

Debtor 1	Tammy Lyn Heckman			Social Security number or ITIN xxx-xx-4016
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)				Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court	Eastern District of Pennsylvania			Date case filed for chapter 7 3/3/20
Case number:	20-11373-jkf			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Tammy Lyn Heckman	
2. All other names used in the last 8 years		
3. Address	8 Kessler Street Nazareth, PA 18064	
4. Debtor's attorney	ZACHARY ZAWARSKI The Law Office of Zachary Zawarski 3001 Easton Avenue Bethlehem, PA 18017	Contact phone 610-417-6345 Email: zzawarski@zawarskilaw.com
5. Bankruptcy trustee	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

Debtor Tammy Lyn Heckman

Case number 20-11373-jkf

6. Bankruptcy clerk's office	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 3/4/20
7. Meeting of creditors	April 29, 2020 at 10:00 AM	Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Room #1610, First Floor, Allentown, PA 18101
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 6/28/20
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	